

Exhibit FFF

To: Dan Schatt[dan@mycred.io]; Karen Wong[karen@mycred.io]; James Alexander[james.alexander@mycred.io]
From: Lu Hua[lu@mycred.io]
Sent: Wed 2/27/2019 10:03:31 PM (UTC-05:00)
Subject: Re: Cash Needs through March, and TUSD

Hi, Karen/Dan:

Sounds like a plan! I will arrange the first 100K USDT delivery by March 8th and another 100K USDT by March 22nd.

@Dan Schatt @James Alexander

In order to cover the 400K monthly expense Karen mentioned in the email, we will need 13.3M (36% APR) to 20M (24% APR) in CredEarn. We currently have around 5.5M in place and we will need another 8M – 10M enrolled. With all the great progress we have made in the last couple of months, let's make this happen in March!

BTW, all the number is based on the final USDT amount delivered to moKredit.

Best

Lu

From: Dan Schatt <dan@mycred.io>
Date: Thursday, February 28, 2019 at 4:25 AM
To: Karen Wong <karen@mycred.io>, Lu Hua <lu@mycred.io>, James Alexander <James.alexander@mycred.io>
Subject: Re: Cash Needs through March, and TUSD

Thanks Karen, let's go with your recommendation. Would you also like the Uphold funds handled the same way?

From: Karen Wong <karen@mycred.io>
Date: Wednesday, February 27, 2019 at 12:19 PM
To: Dan Schatt <dan@mycred.io>, Lu Hua <lu@mycred.io>, James Alexander <James.alexander@mycred.io>
Subject: Cash Needs through March, and TUSD

Hi everyone,

As discussed, I went through our aging payables and projected expenses through March 31 to see how we ought to handle the \$500K in TUSD that is expected this Friday. Based on this information it is my *very strong* recommendation that we issue a loan to moKredit for the proceeds, but route the entire amount of the loan to Citi and consider it a payoff of principal on the \$1.5M tranche 3 loan to moKredit.

Here's why:

- We have \$387K in invoices past due and immediately due. To highlight the most pressing ones, this includes:
 - \$30K in BCLP invoices from 2018 that Dan wants paid immediately
 - Our first installment of \$25K monthly on the \$450K PwC invoice from 2018
 - \$74K for our D&O insurance premium which is past due and **MUST** be paid immediately to avoid cancellation of the policy
 - \$57K in past due payments to Dentons and Paul Hastings from 2018
 - \$80K payments to our ongoing support teams at InnReg, JST, and India including past due portions
 - \$8K in past due payment for the ERP system (*I've already worked out the best payment plan for this. We are paying in 4 installment vs. the vendor's preference of payment up front for the entire year.*)
- We need \$140K more by March 8 to cover the invoices due on week of March 11 including the March 15 payroll which will be ~\$120K

The 2 items above already total \$525K so treating the entire TUSD tranche as a reduction in principal of tranche 3 would still fall short of the company's cash needs in the next 10 days. Therefore, it's also imperative that we receive the \$200K in revenues that is in Shanghai. @Lu, could you please send \$100K immediately and the other \$100K by March 22? That will help us ensure we can pay the additional \$188K in expenses which will be due on the week of March 25, including the March 31 payroll.

If you guys are wondering (as I did for a moment) whether this will leave a surplus of funds at Citi, it won't. We have only \$7K in the Citibank account today so if you sum up all of the above we would actually still be short ~\$10K. Plus the above doesn't include the additional \$67K in March expenses that can be paid in the beginning of April or any projections for Dentons, Paul Hastings, or Atlassian services for Jan-Mar. @Dan, please advise on the first 2 vendors. I am following up with Maxim on Atlassian.

Here's a summary of what's on my radar (the enclosed spreadsheet has the details):

Summary of Cash Need	Amount	Total
Immediate (for past due & now due invoices)	\$ 387,113	\$ 387,113
By March 8 for payroll & payments due by March 11	\$ 138,600	\$ 525,713
By March 22 for payroll & payments due by March 25	\$ 163,333	\$ 689,046
For remainder of March, can be paid beginning of April	\$ 66,650	\$ 755,696

Please let me know your thoughts.

Also, just a heads up that unless we do something drastically different or sufficient Alliance ICO proceeds come in by the week of March 25, we will unfortunately be having this conversation again for the \$400K in projected expenses for April...

--kw